



Human Resource Development in Urban Co-operative Banks

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This book emphasises the role of HRD policies in development of organisational and individual goals. Human resources are now- a-days considered as assets in all organisations. In the service sector like banking, human resources play a predominant role in successful delivery of the service. In the banking industry, the only sector adopting socialist pattern of economy is co-operative sector. This sector is wide since it includes co-operative banks, co-operative societies, multi purpose organizations, etc. In the urban and semi urban areas, the poor and needy people are served by urban co-operative banks with financial assistance without much hindrance. The performance of the urban co-operative banks depends on their profitability. But the profitability of these banks depends on the employees working in the organization. The efficiency of employees is influenced by the HRD policies. The HRD policies of the urban co-operative banks are generally determined by the management. In this process, neither management nor government realized the vital role of employees in developing these banks. Several committees were appointed by Central as well as State Governments to look into the problems of co-operatives and to give recommendations. But no committee has been appointed to study the problems of employees working in co-operatives. Therefore, the present study is conducted empirically to examine the HRD policies and practices in these banks. This book contains the introduction of basic concepts about co-operative movement and human resource development , profile of the area of the study, profile of the banks selected for study, the profile of the respondents, the HRD policies adopted in the co-operative sector, analysis of the perceptions of the employees on HRD policies in urban co-operative banks. Accordingly, the whole research study is presented in easily understandable manner and with constructive criticism. Thus, the research will prove to be useful to the researchers, Government officials, co-operative leaders and a guideline to the urban co-operative banks while framing HRD policies and to increase the employee competence.

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